

# EXHIBIT F



October 26, 2009



010011 1 of 4 NSP0VYG - ZA 000000000000 LM666

Travis Mickelson  
Danielle H Mickelson  
436 Ezdazit Ln  
Camano Island, WA 98282



**Instructions for Forbearance Plan**

Account: [REDACTED] 9566  
Property Address: 436 Ezdazit Ln  
Camano Island WA 98282

Dear Mortgagor(s):

To better serve you and ensure your complete understanding of the enclosed Forbearance Plan Agreement for the above-referenced account, outlined below are some specific requirements.

**Please sign and return the enclosed Forbearance Plan Agreement to the address provided below or fax it to (614) 422-7259.** To expedite any necessary foreclosure holds, please include the original executed documents when returning your payment and signed Agreement. If the Agreement is executed, acknowledged, and/or initialed via fax, it will be considered the same as an original signature.

**Please note the Forbearance Plan will only be valid if payment and the signed Agreement are both received by the due date provided in the enclosed Agreement.** If the signed Agreement and/or payment are not received by the due date indicated, the Forbearance Plan will be declined and all foreclosure activity will resume.

Listed below are your payment options:

**To pay by Western Union:**

- Find your nearest Western Union location by calling (800) 325-6000 or visiting [www.westernunion.com](http://www.westernunion.com) for a list of locations.
- Identify yourself at the Western Union location as a Quick Collect Customer.
- Complete the blue Western Union form.
- Use code city "Chase," code state "OH."
- Select "Cash" as the payment method.

Please note that Western Union may charge a fee for this service.

**Payment may be made in the form of certified funds, cashier's check, or money order. Please include your account number and send to the address below.** If you elect to remit your payment(s) by mail, it is recommended that you send them certified mail to ensure their delivery.

Overnight/Regular Mail: Chase Home Finance LLC  
Attention Homeowner's Assistance Department  
Mail Code OH4-7354  
3415 Vision Drive  
Columbus, OH 43219-6009

Please contact us at the number below immediately after mailing your payment, and provide us with the 10-digit Money Transfer Control Number (MTCN) or certified check and mail package tracking numbers.

**When your Forbearance Plan begins, all payments must be in the form of certified funds, cashier's check, or money order, and for the full amount as outlined in your Agreement.** No personal checks will be accepted. Any partial payment will be returned and considered past due. Furthermore, payments will only be accepted at the following address:

Overnight/Regular Mail: Chase Home Finance  
Attention Cash and Control, HAD  
Mail Code OH4-7354  
3415 Vision Drive  
Columbus, OH 43219-6009

There is no grace period while you are on the Forbearance Plan. All payments are due on the dates outlined in the enclosed Agreement. Any modifications made during the plan will be noted on your account and must be strictly adhered to; otherwise, your Forbearance Plan may be subject to cancellation.

Your prompt attention to this matter is greatly appreciated. If you have any questions, please contact us at the number provided below between the hours of 8 a.m. and 9 p.m. ET. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,  
Homeowner's Assistance Department  
Chase Home Finance LLC  
(800) 446-8939  
(800) 582-0542 TDD / Text Telephone

Enclosure

1. Forbearance Plan Agreement

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HELP or [www.ftc.gov](http://www.ftc.gov).



**Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

LM666-1

October 26, 2009

Travis Mickelson  
Danielle H Mickelson

436 Ezduzit Ln  
Camano Island, WA 98282

**Forbearance Plan Agreement**

Account: [REDACTED] 9566 (the "Loan")

Property Address: 436 Ezduzit Ln

Camano Island WA 98282 (the "Property")

Dear Mortgagor(s):

Chase Home Finance LLC is writing in response to your recent request for a Forbearance Plan on the above-referenced account.

All the provisions of the Note and security instrument, except as herein provided, shall remain in full force and effect. Upon the breach of any of the provisions of this Agreement, Chase Home Finance LLC may, at its option and without further notice to you, terminate this Agreement and continue collection and/or foreclosure proceedings according to the term of the Note and security instrument, without regard to this instrument.

In order for us to continue processing this workout option, we first need to confirm your acceptance of the terms and conditions outlined in this Agreement. To accept this Agreement, please review the following information, sign and date one copy of the enclosed Acknowledgement of Borrower(s), and return it to the address provided below within five (5) days of the date of this letter. The additional copy should be retained for your records.

Please note that this Agreement will not be valid until a signed copy is received by Chase at the address indicated. If the Agreement is not returned, collection and/or foreclosure action will commence or continue.

As of October 26, 2009, your Loan is paid through v07/01/08. The total amount past due is \$ 47,037.38.

Below we have detailed the proposed payment schedule. Please note that Chase may find it necessary to increase your regular monthly payment during this period to cover changes in your monthly escrow charges, interest rate adjustments, or other adjustments allowed by your Note and Deed of Trust/Mortgage, as applicable. Please adjust your payments accordingly.

**Payment Schedule**

PLAN	DATE	AMT	PLAN	DATE	AMT
01	12/01/09	1,320.00	02	01/01/10	1,320.00
03	02/01/10	1,320.00	04	03/01/10	43,518.22

If once the Forbearance Plan begins on your account, you do not meet the terms of this Agreement, please remember Chase Home Finance LLC may, without further notice to you, terminate the Forbearance Plan and continue collection and/or foreclosure proceedings according to the terms of your Note and Mortgage. After the final payment of the Forbearance Plan, regular payments will become due in addition to any delinquent payments, fees and/or charges. If your account is not current once the Forbearance period has ended, collection and/or foreclosure activity will resume.

**During your Forbearance period under this Forbearance Plan, payment should be sent in the form of certified funds (i.e., cashier's check or money order) to the address below. Please ensure that your account number appears on your payment.** If you elect to remit your payment(s) by regular mail, we recommend that you send them certified mail to ensure their delivery.

Overnight/Regular Mail: Chase Home Finance LLC  
 Attention Homeowner's Assistance Department  
 Mail Code OH4-7354  
 3415 Vision Drive  
 Columbus, OH 43219-6009

This Forbearance Plan does not alter any reporting made to credit reporting agencies by Chase Home Finance LLC. Any delinquency will be reported in accordance to the terms of the Note and security instrument without regard to this instrument.



If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

LM664-1

**ACKNOWLEDGEMENT OF BORROWER(S)**

Account: [REDACTED] 9566

Borrower(s): Travis Mickelson  
Danielle H Mickelson

Property Address: 436 Ezduzit Ln  
Camano Island WA 98282

BY SIGNING BELOW, Borrower(s) accepts and agrees to the terms and covenant contained in the document above.



**Borrower 1**

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Borrower 2**

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Borrower 3**

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Borrower 4**

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Borrower 5**

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Borrower 6**

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)



**Borrower 7**

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

As a reminder, please sign the original of this Agreement and return it to the address below. The additional copy of the Agreement should be retained for your records.

Overnight/Regular Mail: Chase Home Finance LLC  
Attention Homeowner's Assistance Department  
Mail Code OH4-7354  
3415 Vision Drive  
Columbus, OH 43219-6009

LM663-1